

## Manufacturer Insurance

Manufacturers carry special risk and require a special package of insurance products to protect them from those risks. Our access to the largest and best insurance companies available allows us to provide the best products in a superior insurance package. Below is a list of the most popular insurance products we offer in our **SteelePac**® insurance packages.

### Available Coverage

Our **SteelePac**® program gives you the flexibility to choose coverage's you need without paying for the ones you don't.

**Coverage Description**      **Building Coverage**  
Protects your building and on-site structures, machinery, equipment, floor coverings, outdoor furniture, garages, fences and additions under construction.

Optional Coverage Increase Available For: Other appurtenant building structures on premises, lobby and hallway furnishings, walkways, patios and signs, fences, exterior and interior building glass.

### Improvements and Betterments Insurance

If you rent your office space and you made improvements this will cover loss to those improvements. Protects you against damage or destruction of improvements or betterments made by you (the tenant) in a property not owned by you. **Business personal property**

Protects business personal property, such as furniture, fixtures, machinery or personal property of others that is in your care **Accounting Restoration**

Covers the increased costs of collecting accounts, re-establishing the accounts receivable records and any amounts uncollected as a result of the destruction of accounts receivable records. **Business Income coverage**

Covers cost to continue operations while repairing damage to reopen business. Includes coverage for extra expense in doing so. **Valuable Papers**

Protects your valuable papers and records in case they are damaged. It can also cover the cost of reproducing them **FOB shipments**

Coverage for Free On Board shipments **Property off premises**  
Coverage for property while off premises such as equipment to deliver goods **Proper ty in transit**

Covers damage to property while being delivered **Delayed Delivery Coverage**  
Covers financial loss due to delayed delivery by a covered cause of loss **Electronic Data / Software Processing Coverage**

Insures against loss or damage to electronic data processing equipment and media owned, leased or used by the insured **Manufacturers consequential loss assumption**

Covers the reduction in value of the remaining parts of "stock" in the process of manufacture when the reduction in value is caused by a covered cause of loss to other parts of "stock" **Equipment Breakdown Coverage**

Protects against damage caused by power surges, mechanical breakdown, motor burnout, and boiler damage. **Commodity Market Value**

Provides for valuation based on market price at the time and place of loss or damage

**Patterns, Dies, Molds**

Pays to replace patterns, dies and molds which are lost or stolen while in your care. **Payment for a Loss to Finished Goods on Premises**

Reimbursement at the manufacturer's selling price to replace lost or damaged finished goods which were on your premises. It takes into account anticipated profits, minus discounts and expenses that would have been incurred. **General Liability**

Covers medical expenses, attorney fees and damages when you're legally responsible.

**Product Liability**

If you sell, supply or deliver goods you may need cover against claims of goods causing injury or damage. Product liability insurance covers damage or injury caused to another business or person by the failure of your product or the product you are selling.

**Employment Practices Liability Coverage**

Provides specific coverage for you if any employee, former employee or applicant sues you for wrongful termination, discrimination or harassment. **Directors & Officers Liability**

Provides specific coverage if you have Directors & Officers. **Medical Payments**

Covers medical bills of people injured on your property or as result of your operations.

Unlike other liability coverage's this one pays out immediately and without determination of fault. **Workers Compensation**

Covers medical cost for an injured employee. Also may pay out partial lost wages if injury causes employee to take time from work. **Disclaimer: Commercial Insurance**

The coverage information is provided as a general reference to help you better understand types of insurance coverages available. Insurance information provided may not represent all insurance coverages available and does not refer to any specific contract of insurance, or modify any definitions expressly stated in any contracts of insurance. Every business has its own specific risks. For a better understanding of your specific needs please call or email one of our Insurance Specialists.

Currently Carroll Steele Insurance only offers insurance products to Massachusetts base companies.